

```
graph TD; 110[P.O.S. Terminal] --- 120[Payment Network]; 120 --- 130[Authorization Server]; 130 --- 138[138] --- 140[Credit Account]; 130 --- 150((Automated Clearing House (ACH))); 150 -.- 136[136] --- 160[Demand Deposit Account (DDA)];
```

Figure 1

Figure 1

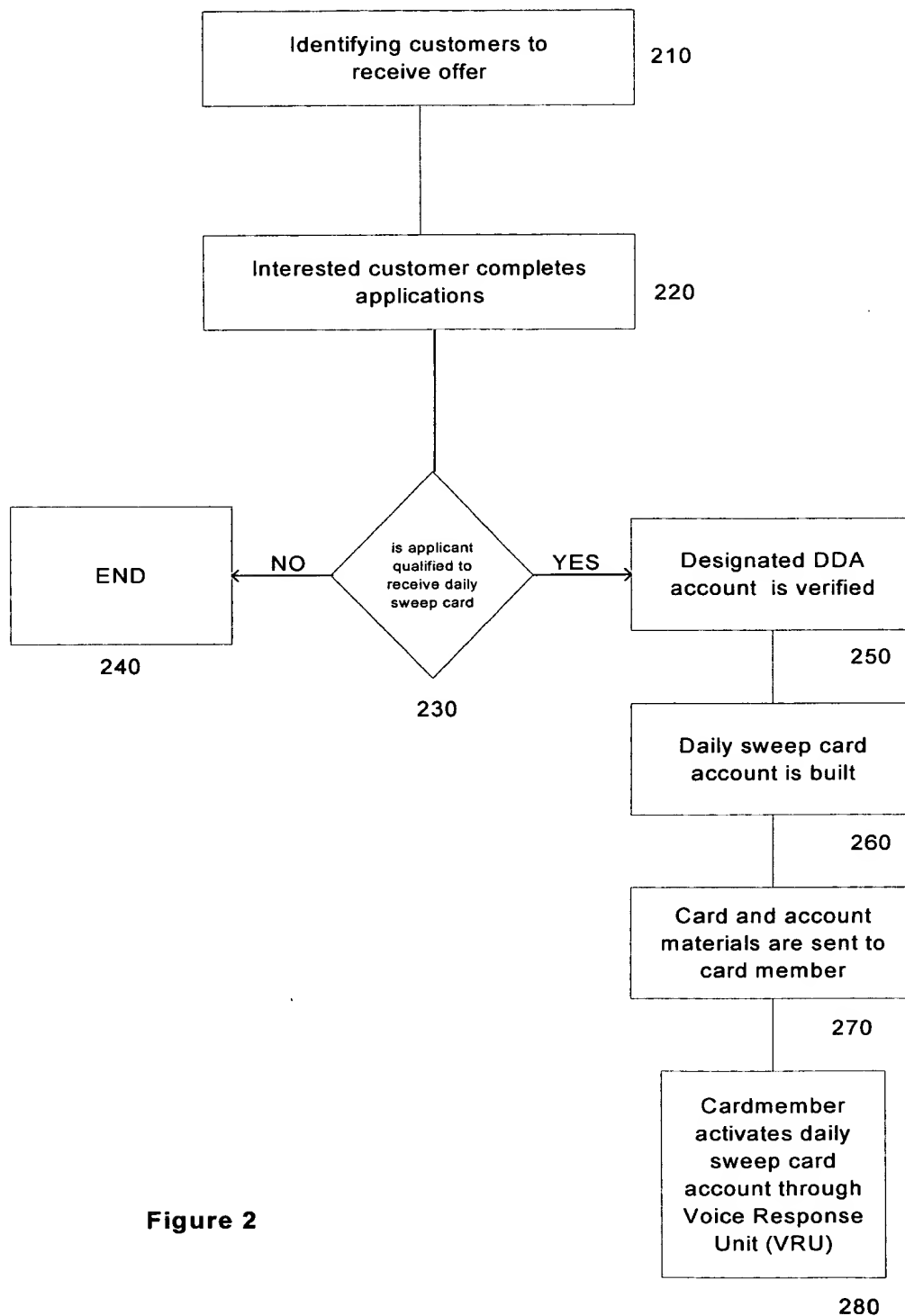


Figure 2

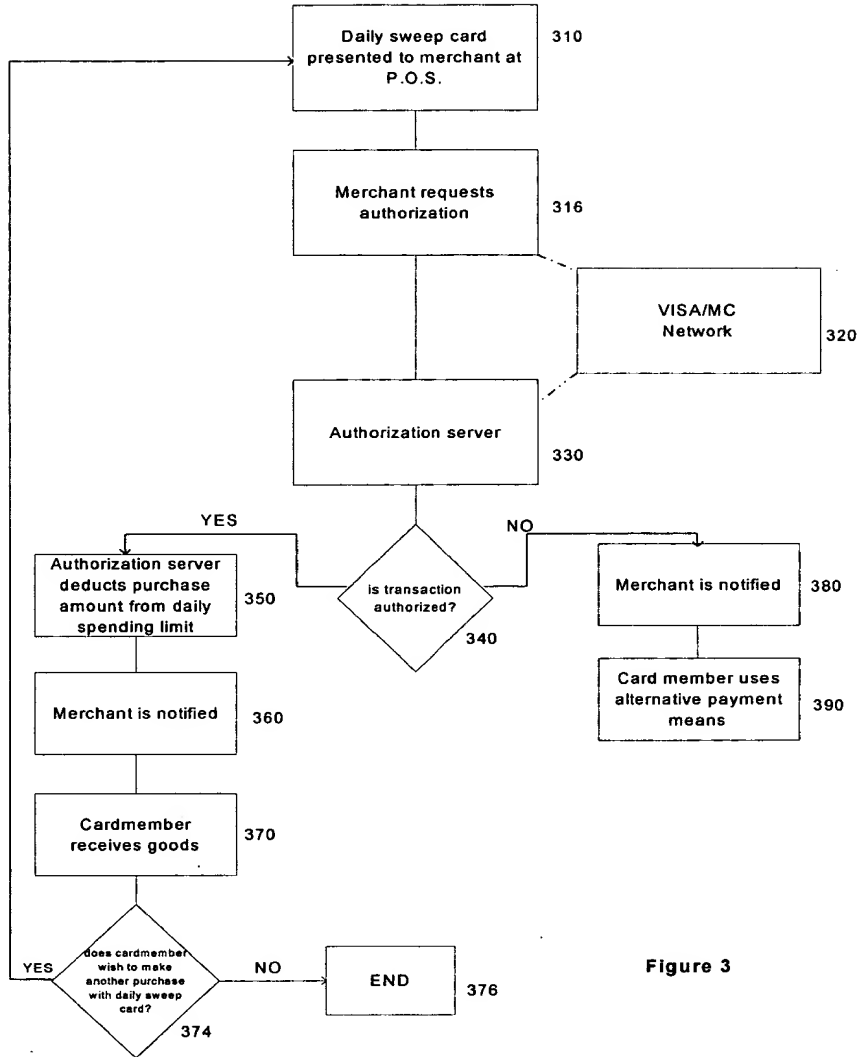
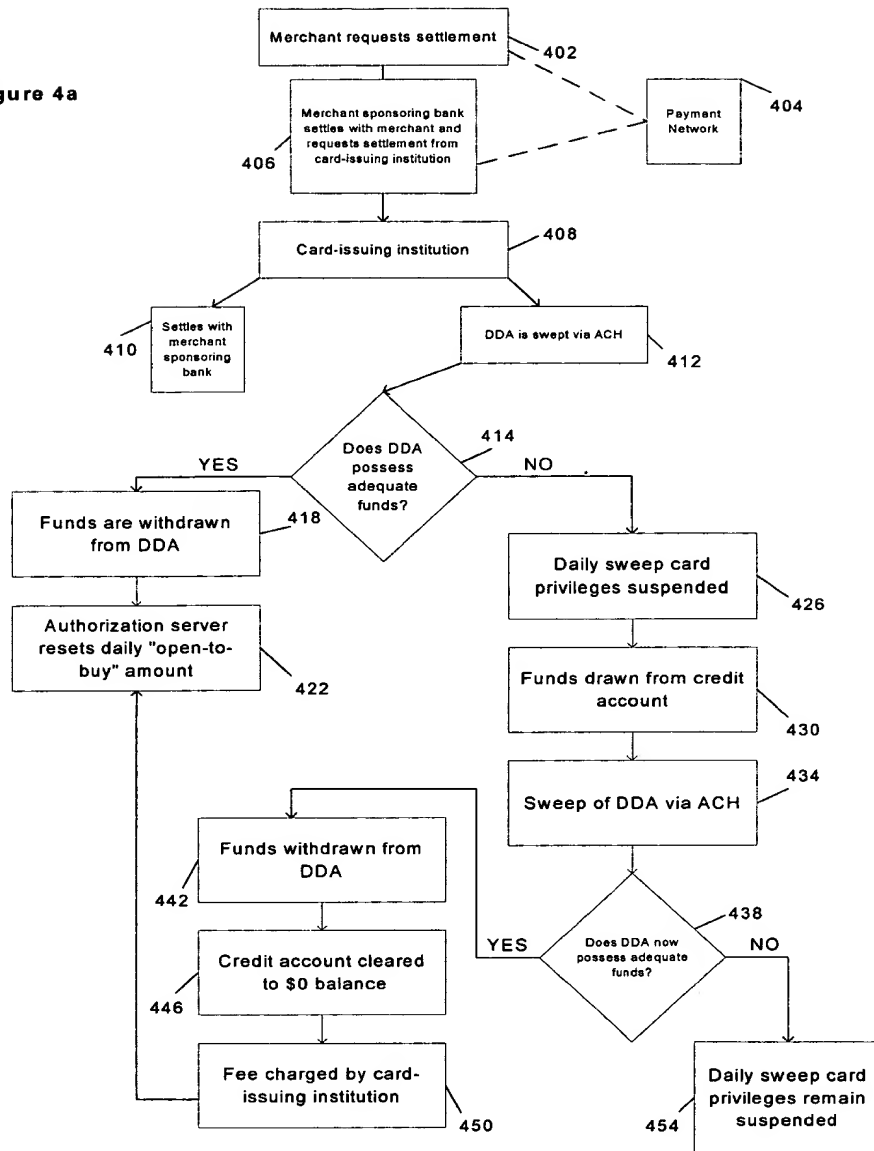


Figure 3

Figure 4a



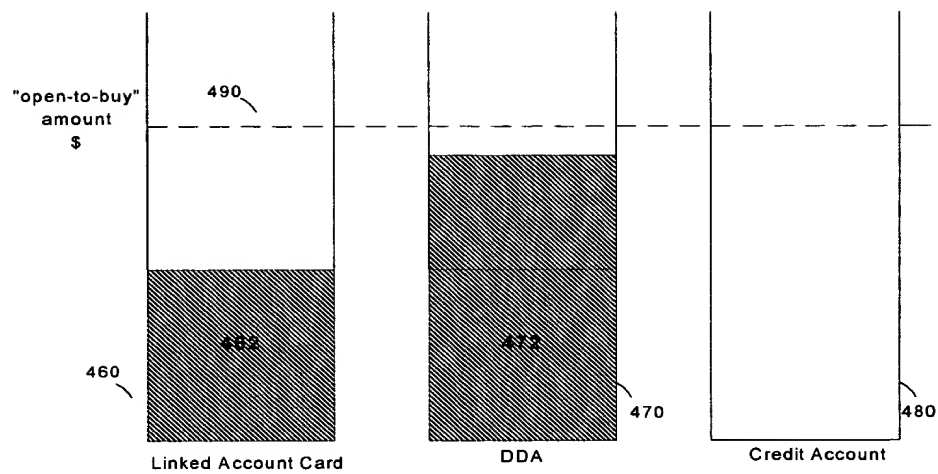


Figure 4b

009060" 56555900

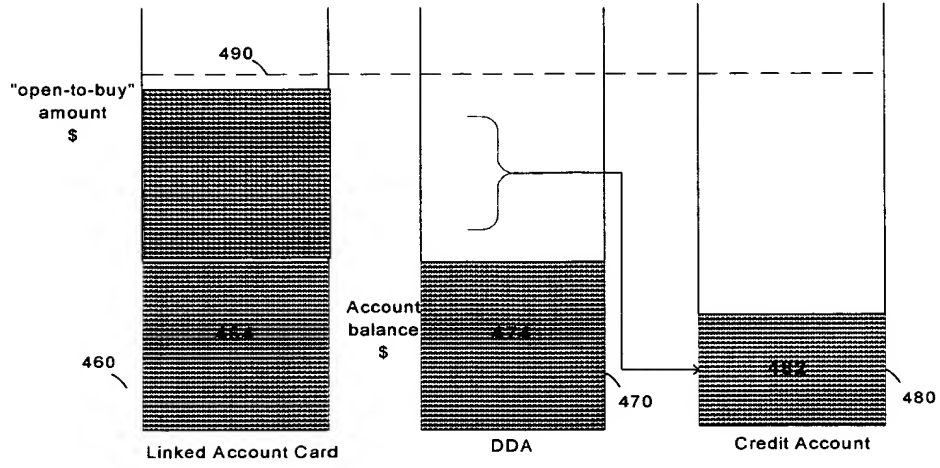


Figure 4c

[illegible]

Figure 5

